



Bandhan
Life



Bandhan Life

Saral Jeevan
BIMA

A Non-linked Non-Participating Individual Pure Risk Premium Life Insurance Plan | UIN: 138N077V01

Bharat Ki Udaan, Bandhan Se.

Customer Information Sheet / Know Your Policy

This document provides key information about your policy. You are also advised to go through your policy document.

SI. NO.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bandhan Life Saral Jeevan Bima UIN: 138N077V01	
2	Policy Number	<< >>	
3	Type of Insurance Policy	Pure Risk	
4	Basic Policy Details	<ol style="list-style-type: none"> 1. Instalment Premium: << ₹XX >> 2. Mode of premium payment: <<Single, Annual, Half Yearly, Monthly >> 3. Premium payment Term: << XX years >> 4. Policy Term: << XX years >> 	Policy Particulars
5	Policy Coverage/ benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity: None. • Benefits payable on death: <ol style="list-style-type: none"> 1. On accidental death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum: <ol style="list-style-type: none"> a. For regular premium or limited premium payment policy is equal to Sum Assured on Death which is the highest of: <ol style="list-style-type: none"> i. 10 times the Annualized Premium, or ii. 105% of all premiums paid as on the date of death, or iii. Absolute amount assured to be paid on death. b. For single premium policy is equal to Sum Assured on Death which is the higher of: <ol style="list-style-type: none"> i. 125% of Single premium or ii. Absolute amount assured to be paid on death. 	C.1

		<p>iii. In case of death due to other than accident during the waiting period, the Death Benefit is equal to 100% of all Premiums paid excluding taxes, if any.</p> <p>2. On death of the Life Assured after the expiry of Waiting Period the Death Benefit amount payable as a lump sum:</p> <p>a. For Regular premium or Limited premium payment policy is Sum Assured on Death which is the highest of:</p> <ol style="list-style-type: none"> i. 10 times of annualized premium; or ii. 105% of all the premiums paid as on the date of death; or iii. Absolute amount assured to be paid on death. <p>b. For Single premium policy is Sum Assured on Death which is the higher of:</p> <ol style="list-style-type: none"> i. 125% of Single Premium or ii. Absolute amount assured to be paid on death. <ul style="list-style-type: none"> • Survival Benefits excluding the amount payable on maturity: None. • Surrender benefits: None. • Options to policyholders for availing benefits, if any, covered under the policy: None. • Other benefits/options payable, specific to the policy, if any: None. 	
6	Riders opted, if any	<<Bandhan Life AD Rider>>	C.1
7	Exclusions (events where insurance coverage is not payable), if any [^]	If death occurs due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the Date of Revival of the Policy, as applicable the nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid in case of regular or limited pay policy and 90% of Single premium in case of Single premium policy till the date of death or the surrender value as available on date of death, whichever is higher, provided the Policy is In-force.	F.4

8	Waiting /lien Period, if any	45 days from the Date of Commencement of Risk.	B.55
9	Grace period	15 days for monthly premium paying policies. 30 days for all other frequencies.	C.3
10	Free Look Period	30 days from the date of receipt of policy document.	D.2
11	Lapse, paid-up and revival of the Policy^	<p>1. Lapse: If any premium remains unpaid after the expiry of the Grace Period, the Policy shall lapse, and the cover will cease to exist. No benefit shall be payable under a lapsed Policy.</p> <p>2. Revival: (Applicable for Regular and Limited Premium policies) You will have five consecutive years from the due date of first unpaid premium and before the expiry of policy term. Upon revival, the policyholder would be eligible for all benefits in full in line with in-force policy. The policy will terminate after the payment of the benefit. In case no revival request is received from you during the revival period, the policy will terminate.</p>	D.4
12	Policy Loan	Not Applicable	
13	Claims/ Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <p>a. Apply for claim:</p> <p>i. Customer can write to us at claims@bandhanlife.com.</p> <p>ii. Visit our nearest service center.</p> <p>iii. Submit claim online. www.bandhanlife.com/claims/</p> <p>iv. Send claim documents to our registered office at Claims Department: Bandhan Life Insurance Limited, A - 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400059.</p> <p>b. Submit your documents.</p> <p>c. Claim decision is made Claim decision will be made within 30 days from date of receipt of last document. In case investigation is required, the investigation will be completed within 90 days from date of intimation and the claim shall be decided within 30 days thereafter.</p>	F.5

		<p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST).</p> <p>3. Contact details of the Insurer: Email: claims@bandhanlife.com Address: Bandhan Life Insurance Limited, A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059.</p> <p>Link for downloading claim form and list of documents required including bank account details: www.bandhanlife.com/customer-service/claims-process.</p>	
14	Policy Servicing	<p>1. Turn Around Time (TAT): Please refer www.bandhanlife.com/find-service for time taken to service different customer needs.</p> <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST).</p> <p>3. Contact details of the insurer: Email: customer.care@bandhanlife.com. Address: Bandhan Life Insurance Limited, A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059.</p> <p>4. Link for downloading applicable forms and list of documents required including bank account details: www.bandhanlife.com/customer-support-service.</p>	G.1
15	Grievances /Complaints	<p>1. Contact details of Grievance Redressal Officer of the insurer: gro@bandhanlife.com.</p> <p>2. Link for registering the grievance with the insurer's Portal: www.bandhanlife.com/register-complaint.</p> <p>3. Contact details of Ombudsman: cioins.co.in/Ombudsman.</p>	G.1 G.2 G.4
16	Weblink for product including customer information sheet	iassist.bandhanlife.com .	

[^] For more details, please refer to the policy document.

Declaration By The Policyholder

I have read the above and confirm having noted the details.

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Place:

Date:

(Signature of the Policyholder)